



UPSWOT

Increase revenue with business customers by 18%

by consolidating their business data and providing actionable insights

Problem. Fintechs are taking Banks' revenues and business clients

In 2008, **66%** of SMB* **expected** banks to help them run their business better. **Now** it's dropped to only **30%**:



67% use at least one Fintech because of value-added services they offer



44% are looking for Fintechs to help with personalized advice in day-to-day business tasks



38% expect Fintechs to provide insights and accurate cashflow forecast

- **Accenture report** - SME Banking 2020 Changing the conversation
- **11:FS** - Designing digital financial services that work for US SMBs

- **Javelin** - Small Business Demands Better Digital Banking Tools
- **BCSG** - The view from inside the banks: The SMB banking report

Solution. White-label digital banking add-on*

upSWOT gives businesses **cashflow forecast, insights & advice** powered by API-enabled data, pulled from:

ERP/Accountancy/POS



* Available both **on-prem/private cloud** and as **SaaS**. Can be easily added to **mobile** and **WEB/online banking**



UPSWOT

**53% of businesses
provide continuous
opt-in access to their
apps:**

Customer view. “Mint for Businesses” digital banking add-on

Businesses get **actionable insights, cashflow forecast**, and **KPIs** by connecting apps to online/mobile banking:



Wings LCC ▾

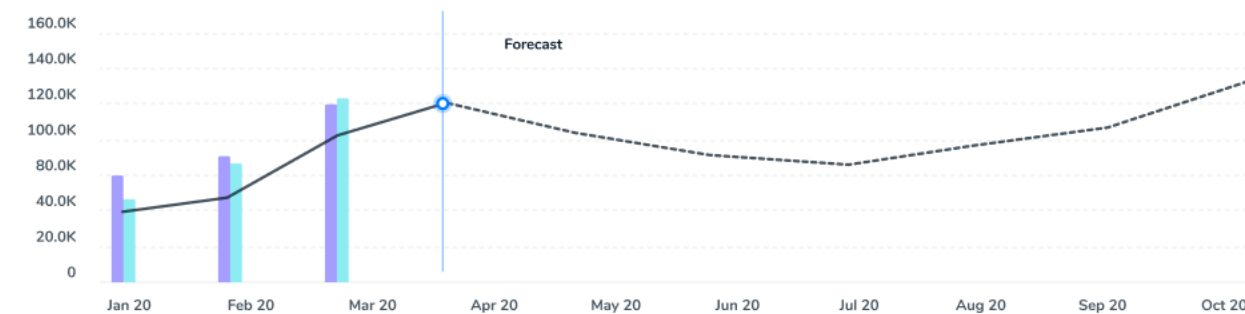


Forecasts Builder

Scenario: Basic Forecast ▾

[Add New Scenario](#)

Sources: qb



KPI

Google Analytics

25 Aug 2020

97 this week

Sales per week

+55%

75 last week



[View Analytics](#) →

Shopify

25 Aug 2020

15 this week

Sales per week

+23%

65 last week



[View Analytics](#) →

Rozetka

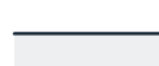
25 Aug 2020

46 this week

Sales per week

0%

46 last week



[View Analytics](#) →

Facebook

25 Aug 2020

97 this week

Users per week

+13%

85 last week



[View Analytics](#) →

Credit Score



Insights

Net income for the previous month is \$98,731. qb

[Take Action](#) →

The number of new deals for the previous week was 56. salesforce

Which is ↑26% more than the week before.

Need a call?
Mary Dow, Your advisor

[815-777-769](#)

Recommendations:

- pay attention to the work of managers,
- consider launching an advertising campaign,
- check sales channels,
- review the pricing policy.

[Collapse Insight](#)

The average check size for yesterday is \$117. shopify

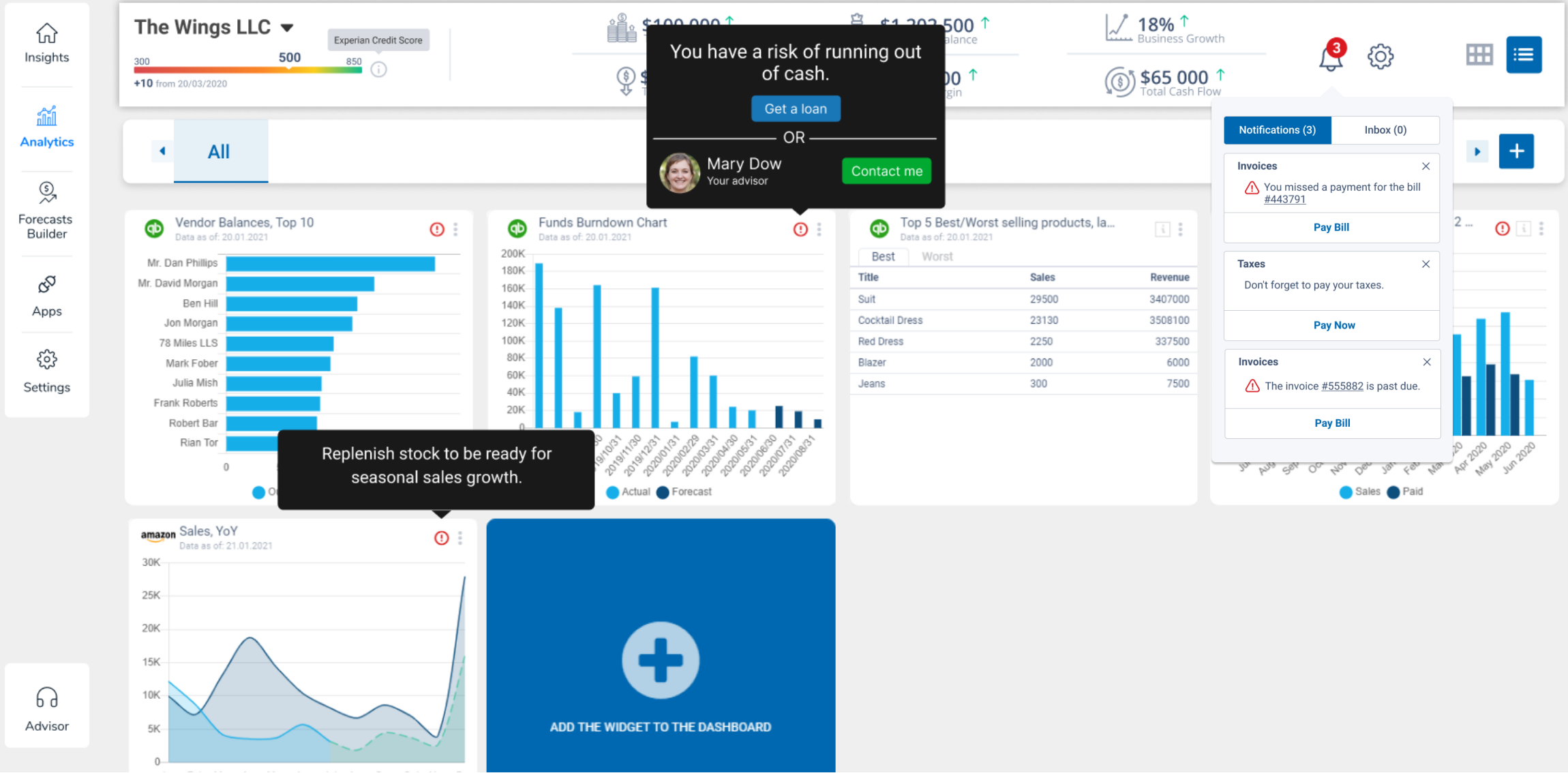
[Read Full Insight](#) →

Customer view. “Tableau for Businesses” makes businesses sticky

Through **online banking**, businesses can dive deeper into any process to simplify **day-to-day decisions**:




Wings LCC ▾



Customer view. Paperless application onboarding

Businesses can connect their apps to loan application to avoid lines, papers and get decision faster:

 Sigma Bank

Submit Application

+5.9%
Approval chance increase

Please, log in to as many apps as possible
By connecting apps, you increase the chances of getting the loan and the loan limit

Increase limit

\$300 000

\$360 000

\$420 000

\$480 000

\$540 000

\$600 000

Accountancy

Find an app you want to connect

Back

FreeAgent

Kashoo

QuickBooks

Xero

Zoho Books

FreshBooks

Sage

Expensify

QuickBooks Desktop

TurboCASH

Traverse

AccountEdge

Manager

Less Accounting

Patriot

Banana Accounting

Funds Burndown Chart

Real: 65 000

Forecast: 5 100

Real

Forecast

160K

140K

120K

100K

80K

60K

40K

20K

0

2019/03

2019/05

2019/07

2019/09

2019/11

2020/01

2020/03

2020/05

2020/07

ZohoBooks

Income/Expense, last 6 months, USD

Invite to connect

Add widget to online banking

☒ I accept the terms and conditions



UPSWOT

Customer apps data
gets turned into
banking insights:

Relationship manager view

upSWOT provides timely **email, messages, and platform notifications** with **actionable insights**:

UPSWOT

Users

Integrations

Service Guide

Applications

Accounts

Dashboard (Admin)

Table View (Admin)

System Settings

API Servers

Monitoring

Benefits

Import/Export

Customize

Workspace

Business Processes

Permanent data capture

Languages

v.3.0.0.7843

Andry Davydchuk
Relationship manager

#120886852

Approve

Revision

Reject

Table View

Summary

Info

Banker Insights

Customer Insights

qb	02/01/2021	Offer to restructure the existing debt Last month's net income was \$4,562, which is 31% less than the month before. The client may have problems servicing current obligations. Data based on: 01/01/2021 - 01/31/2021	✓	▼
qb	01/28/2021	Offer Factoring Accounts receivable (AR) overdue "91 and over" increased by 19% compared to the previous month. Customer may be short of cash flow. Data based on: 01/01/2021 - 01/31/2021	✓	▼
amazon	01/20/2021	Offer to open a credit line to launch an advertising campaign There has been an expansion of the product line. The customer has added 28 new items . It is recommended that the customer launch an advertising campaign to promote the product and increase sales. Data based on: 01/01/2021 - 01/19/2021	✓	▼
amazon	02/01/2021	Offer a line of credit for restocking The product "Wyze Cam 1080p HD" is out of stock. The product has been a top seller for the past six months. The customer needs to restock the product in due time so that the lack of it would not affect sales. Data based on: 08/01/2020 - 01/02/2021	✓	▼
Square	02/01/2021	Offer a line of credit The customer got a new business location. The customer's business is expanding. Additional funds are needed to equip the new location. Data based on: 01/01/2021 - 01/31/2021	✓	▼
Square	12/31/2020	Offer a credit repayment vacation, prolongation Drop in sales by 31% compared to the previous quarter. Client may have difficulty servicing current obligations. Data based on: 10/01/2020 - 12/31/2020	✓	▼

Underwriters/risk manager view

upSWOT automatically pulls and monitors latest tax returns, AR/AP, P&L, BS to simplify renewal process:

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Table View

Summary

Info

Banker Insights

Customer Insights

All

Balance Sheet

Profit and Loss

Payroll details

Payments

Accounts receivable aging summary

Accounts payable aging summary

Tax returns

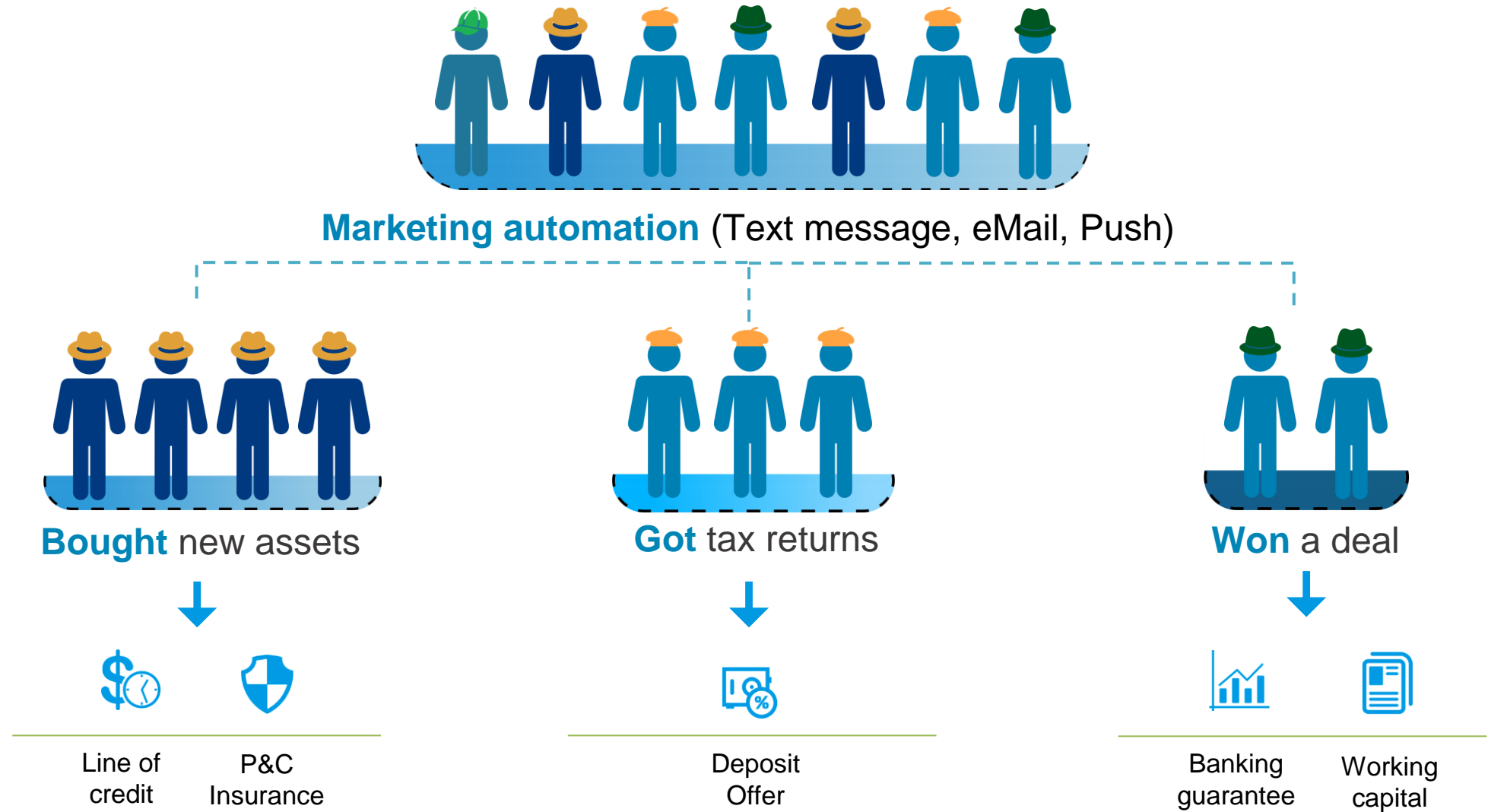
Balance Sheet

Export

Account Name	Bal20	Bal21	Bal22	Bal23	Bal24	Bal25
	Aug 2019	Sep 2019	Oct 2019	Nov 2019	Dec 2019	Jan 1-22, 2020
ASSETS						
Current Assets						
Bank Accounts						
Checking	521000.00	521000.00	521000.00	521000.00	521000.00	526401.75
Savings	200.00	200.00	200.00	200.00	200.00	200.00
Total Bank Accounts	521200.00	521200.00	521200.00	521200.00	521200.00	526601.75
Accounts Receivable						
Accounts Receivable (A/R)	2000.00	2000.00	3000.00	3040.00	9040.00	4040.00
Total Accounts Receivable	2000.00	2000.00	3000.00	3040.00	9040.00	4040.00
Total Current Assets	523200.00	523200.00	524200.00	524240.00	530240.00	530641.75
TOTAL ASSETS	523200.00	523200.00	524200.00	524240.00	530240.00	530641.75
LIABILITIES AND EQUITY						
Liabilities						
Current Liabilities						
Accounts Payable						
Accounts Payable (A/P)	537.00	537.00	537.00	537.00	537.00	537.00
Total Accounts Payable	537.00	537.00	537.00	537.00	537.00	537.00
Credit Cards						

Pro-active sales system (Next Best Offer)

Businesses get **highly relevant, timely** offers based on **real-time monitoring** of their issues, risks & needs



EWS/tracking system

Continuous financial re-assessment and monitoring of all **positive** and **negative** events:

Triggers (120+)

Mid-Market company opened \$1.5M checking account at rival bank

Business customer has just bought a new asset (warehouse, trucks, etc.)

SMBs' clients are not paying on time

Business customer pays invoices late. Creditor pressure is growing

Mid-Market company paid taxes/got tax returns

Actions



Flagged-up automatically to relationship manager – call ASAP!



Email is automatically sent, offering P&C insurance and line of credit



Line of credit and banking guarantee **limits are automatically reduced**



Relationship manager **gets notification**. Commercial credit card limits are **reduced**



Customer data updates CRM. **Automated alert is sent relationship manager**

Value proposition. Increase sales by 18% in 90 days

Banks become more **supportive**, **pro-active**, and **risk aware**. Customers get **stickier** and **more efficient**:

FAST PILOT LAUNCH

- **One week** to launch
- **No deep CBS/integration** needed
 - **SaaS & Private Cloud** options

ANTICIPATE CLIENT NEEDS

- **Custom alerts & automated actions**
 - **Get** proactive sales engagement before customers go to a competitor

PERSONALIZED INSIGHTS FOR SMBs

- **Improve** relationships
 - **Increase** retention
- Customers manage **their business better**

DIVERSIFY DATA SOURCES

- **Reduce** credit reference agency dependence with direct access to customer data



FRICTIONLESS ONBOARDING/RENEWALS

- **Simplify** renewals
- **Reduce** loan application friction
- **Convert** more sales
- **No more** reporting requests

BETTER DATA FROM 120+ APPS

- **upSWOT** standardizes **raw data** and **delivers KPIs** to improve credit decisioning
- **Financial data:** *ERP, Accounting, POS, Payroll, eCommerce*
- **Other data:** *Marketing, CRM, HR, 3PL*

PORTFOLIO MONITORING

- **Monitor** credit risk in real-time
- **Take** faster corrective measures
- **Reduce** delinquency rates

BRANDING

- upSWOT is a seamlessly embedded **white-label solution**, making **your brand** is front & center at all times

MEET THE TEAM OF 45

TALANTED DATA SCIENTISTS,
SOFTWARE ENGINEERS, SALES,
PROJECT, AND PRODUCT
PROFESSIONALS **FOCUSED ON**
IMPROVING THE BANKING INDUSTRY



**DMITRY
NORENKO**

CEO



**DMITRY
SYVOLAP**

COO



**ANDREW
DAVYDCHUK**

CTO

They trust us:





UPSWOT

Put a finger on the pulse
of your SMB clients

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